



Florida Keys to Home Loan Program

This is a first and second loan program that enables customers to put as little as \$500 down for the purchase of principal residences and owner-occupied properties (*manufactured homes are not permitted*). There is no first-time homebuyer requirement; no federal recapture; and no purchase price limit. Qualifying incomes are limited to 140% of the area median income and are calculated in accordance with Fannie Mae guidelines.

LOAN TERMS	
FIRST LOAN OPTIONS	SECOND LOAN
<ul style="list-style-type: none">• 30-Year Fixed Rate (100% loan to value max)• 5/1 ARM (2/2/5 Cap. 97% loan to value max)• 7/1 ARM (5/2/5 Cap. 100% LTV max)	20-Year Fixed Rate, fully amortizing loans up to 7% of the sales price, with a 7% interest rate. Proceeds may be used to fund 100% of the buyer's cash to close, subject to a \$500 minimum home buyer investment on the 30-Year and 7/1 ARM (3% minimum for the 5/1 ARM)

You could be qualified...
Call 1-866-531-5308 for more details!